

**TRUTH IN LENDING DISCLOSURE STATEMENT
(RESPA Transactions)**

Ex. 5

May 1, 2000

Loan No.: 41676221

CREDITOR: HomeSense Financial Corp. of Alabama
PROPERTY: 211 CHESTNUT ST, Roanoke, AL 36274

ANNUAL PERCENTAGE RATE <small>The cost of your credit as a yearly rate.</small>	FINANCE CHARGE <small>The dollar amount the credit will cost you.</small>	Amount Financed <small>The amount of credit provided to you or on your behalf.</small>	Total of Payments <small>The amount you will have paid after you have made all payments as scheduled.</small>	Total Sale Price <small>The total cost of your purchase on credit, including your downpayment of</small>
12.812 %	\$ 44,639.40	\$ 25,083.00	\$ 69,722.40	\$ N/A \$ N/A

Your monthly payment schedule will be:

Number of Payments	Amount of Payments	When payments Are Due	Number of Payments	Amount of Payments	When Payments Are Due	Number of Payments	Amount of Payments	When Payments Are Due
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240 290.51 06/05/2000

- Construction Loan:** ☐ If checked, this loan provides for interest-only payments during the construction period. Beginning you will make periodic interest-only payments during the construction period, followed by payments of principal and interest as scheduled above.
- Variable Rate:** ☐ If checked, this loan contains a variable rate feature. ☐ Disclosures about the variable rate feature were provided to you earlier. ☐ Disclosures about the variable rate feature are provided in the attached Variable Rate Disclosure Addendum.
- Assumption:** Someone buying your property ☒ cannot, unless otherwise provided by federal law, ☐ may, subject to conditions, be allowed to assume the remainder of the loan on the original terms.
- Security:** You are giving a security interest in: 211 CHESTNUT ST, Roanoke, AL 36274
- ☐ the property being purchased ☒ your property.
- Late Charge:** If a payment is not received by the end of 10 days after the date it is due, you will be charged 5.00 % of the overdue payment ☒ payment of principal and interest, but not less than U.S. \$ N/A and not more than U.S. \$ 14.53
- Prepayment:** If you pay this loan early you ☐ may ☒ will not have to pay a penalty. If you pay off an FHA insured loan, on a date other than the regular installment date, you may be assessed interest charges until the end of the month. You ☐ may be or ☒ will not be entitled to a refund of part of the finance charge.
- Deposit:** ☐ If checked, the annual percentage rate does not take into account your required deposit.

See your contract documents for any additional information about non-payment, default, any required payment in full before the scheduled date, and any prepayment refunds.

Initials: 15

Credit Insurance:

- ☐

Single Credit Life and Disability

'e' means estimate

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the Creditor received the application. The undersigned understand that this is not a contract or a loan commitment.

GEORGE MCCARLEY

(Borrower) (Dat)

(Borrower) (Date)

(Borrower) (Dat

NOTE: Payments shown above do not include reserve deposits for taxes, property or flood insurance.

Loan No.: 416762215

Initials: _____

Truth in Lending Disclosure Statement (RESPA Transactions) (Multistate)

THE COMPLIANCE SOURCE, INC. —————

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